

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JANINE M BARNES

Debtor(s)

Case No. 15-24322

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/16/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/14/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$47.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATG CREDIT	Unsecured	10.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	10.00	NA	NA	0.00	0.00
BARRY L GORDON & ASSOCIATES	Unsecured	6,236.00	6,236.00	6,236.00	0.00	0.00
BENEFIT COLLECTIONS	Unsecured	5,491.00	1,491.04	1,491.04	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	6,674.00	7,955.96	7,955.96	0.00	0.00
CBE GROUP	Unsecured	786.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	2,000.00	2,127.68	2,127.68	0.00	0.00
COMENITY BANK	Unsecured	349.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	446.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	900.00	NA	NA	0.00	0.00
Commonwealth Financial	Unsecured	691.00	NA	NA	0.00	0.00
Commonwealth Financial	Unsecured	359.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	6,815.00	6,728.85	6,728.85	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	206.00	NA	NA	0.00	0.00
CREST FINANCIAL	Secured	400.00	NA	400.00	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	120,836.00	NA	NA	0.00	0.00
DEVON FINANCIAL SERVICE	Unsecured	1.00	674.70	674.70	0.00	0.00
DSNB MACYS	Unsecured	675.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	343.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	483.00	NA	NA	0.00	0.00
GINNYS	Unsecured	266.00	NA	NA	0.00	0.00
Integrity Solution Svc	Unsecured	100.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MONEY MESSIAH	Unsecured	480.00	480.00	480.00	0.00	0.00
NATIONAL CREDIT LENDERS	Unsecured	300.00	204.00	204.00	0.00	0.00
NORTHEASTERN IL UNIVERSITY	Unsecured	65.00	NA	NA	0.00	0.00
OCONNOR FAMILY LAW	Unsecured	3,495.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,627.00	NA	NA	0.00	0.00
PROGRESSIVE FINANCE LLC	Secured	1,500.00	1,593.92	1,500.00	0.00	0.00
PROGRESSIVE FINANCE LLC	Unsecured	1,700.00	NA	93.92	0.00	0.00
Sams Club / GEMB	Unsecured	6,897.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEVENTH AVENUE	Unsecured	266.00	266.46	266.46	0.00	0.00
SLM FINANCIAL CORP	Unsecured	1.00	NA	NA	0.00	0.00
Sovereign Advance	Unsecured	700.00	NA	NA	0.00	0.00
Speedy Cash	Unsecured	992.00	NA	NA	0.00	0.00
Take Care Health Systems	Unsecured	25.00	NA	NA	0.00	0.00
TSI 980	Unsecured	571.00	NA	NA	0.00	0.00
TSI 980	Unsecured	431.00	NA	NA	0.00	0.00
TSI 980	Unsecured	429.00	NA	NA	0.00	0.00
TSI 980	Unsecured	357.00	NA	NA	0.00	0.00
TSI 980	Unsecured	285.00	NA	NA	0.00	0.00
TSI 980	Unsecured	214.00	NA	NA	0.00	0.00
TSI 980	Unsecured	214.00	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	4,150.00	NA	NA	0.00	0.00
VILLAGE OF FOREST PARK	Unsecured	800.00	NA	NA	0.00	0.00
VILLAGE OF FOREST PARK	Unsecured	1,004.00	NA	NA	0.00	0.00
WEST RIVER CASH	Unsecured	400.00	NA	NA	0.00	0.00
Williams & Fudge Inc	Unsecured	149.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,728.85	\$0.00	\$0.00
All Other Secured	\$1,900.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,628.85	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,529.76	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/08/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.